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PATENT

**IN THE UNITED STATES PATENT AND  
TRADEMARK OFFICE**

Applicants:	Carlos Fides, et al.	Docket No.	60655.2400
Serial No.:	10/707,313	Filing Date:	December 4, 2003
Group Art Unit:	3691	Examiner:	Hamilton, Lalita M.
Title:	GUARANTEED NEGOTIATION SYSTEM AND METHOD	Confirmation No.:	1312

**REPLY**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Office Action mailed on September 4, 2007, of which this Reply is filed within the three month shortened statutory period for reply, please consider the following amendments and remarks:

**Listing of the Claims** begins on page 2 of this paper.

**Remarks** begin on page 8 of this paper.